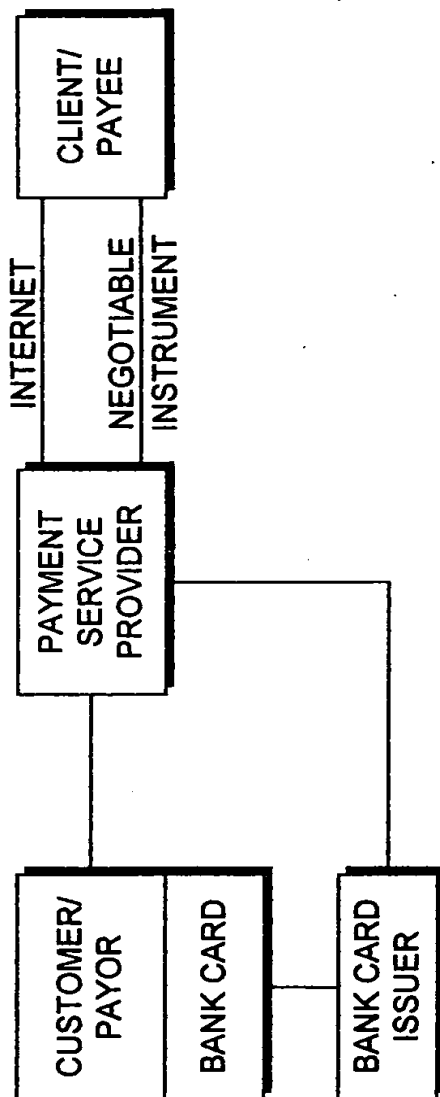
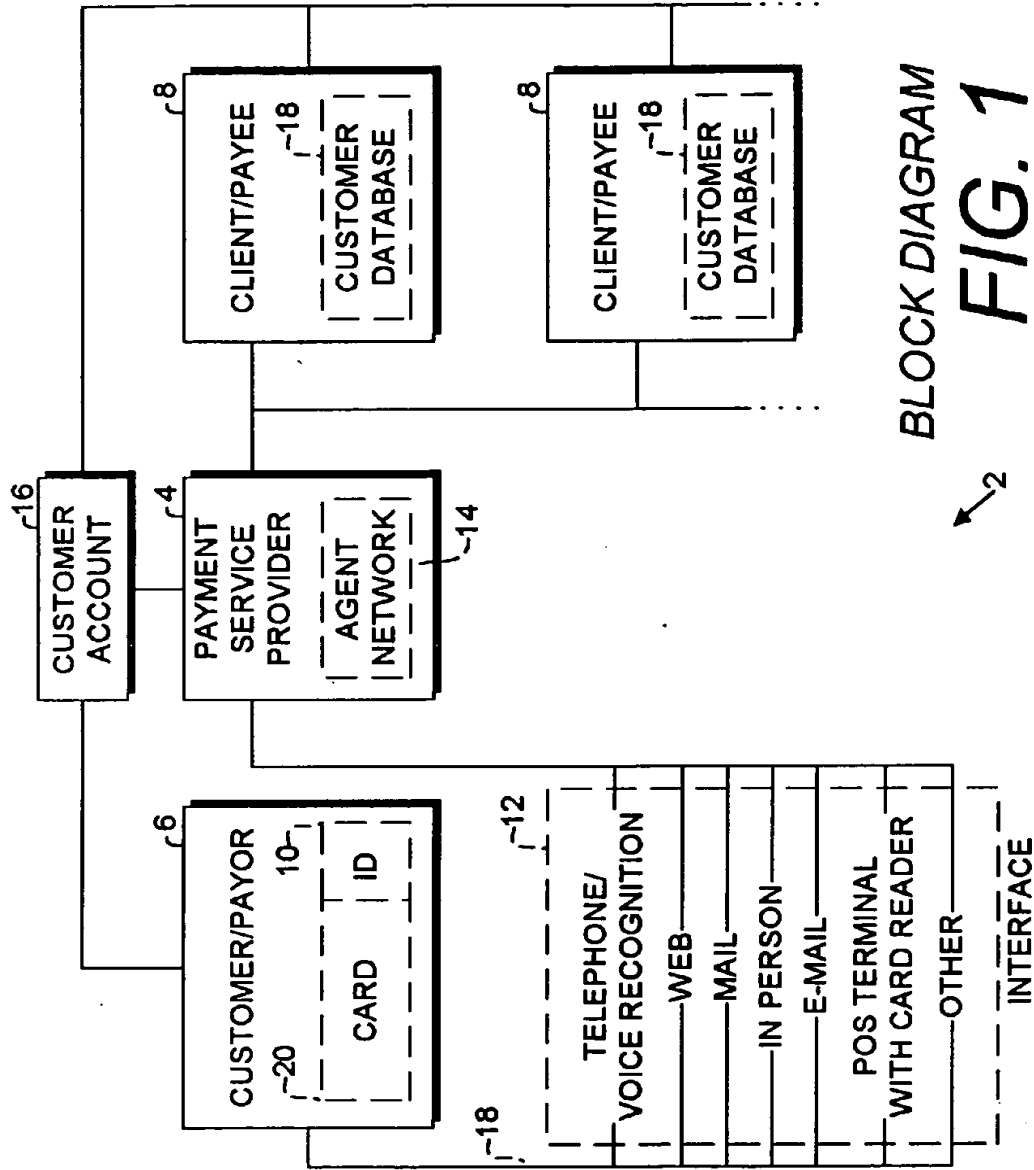


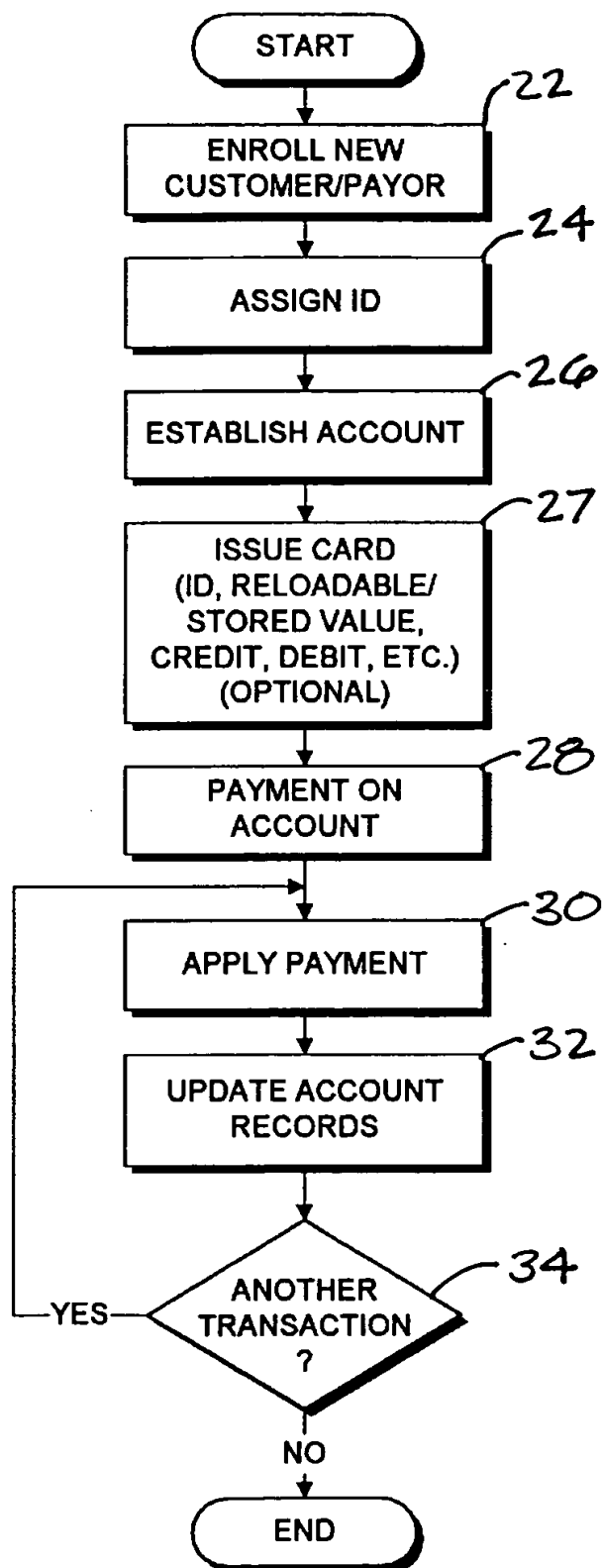
TOP SECRET



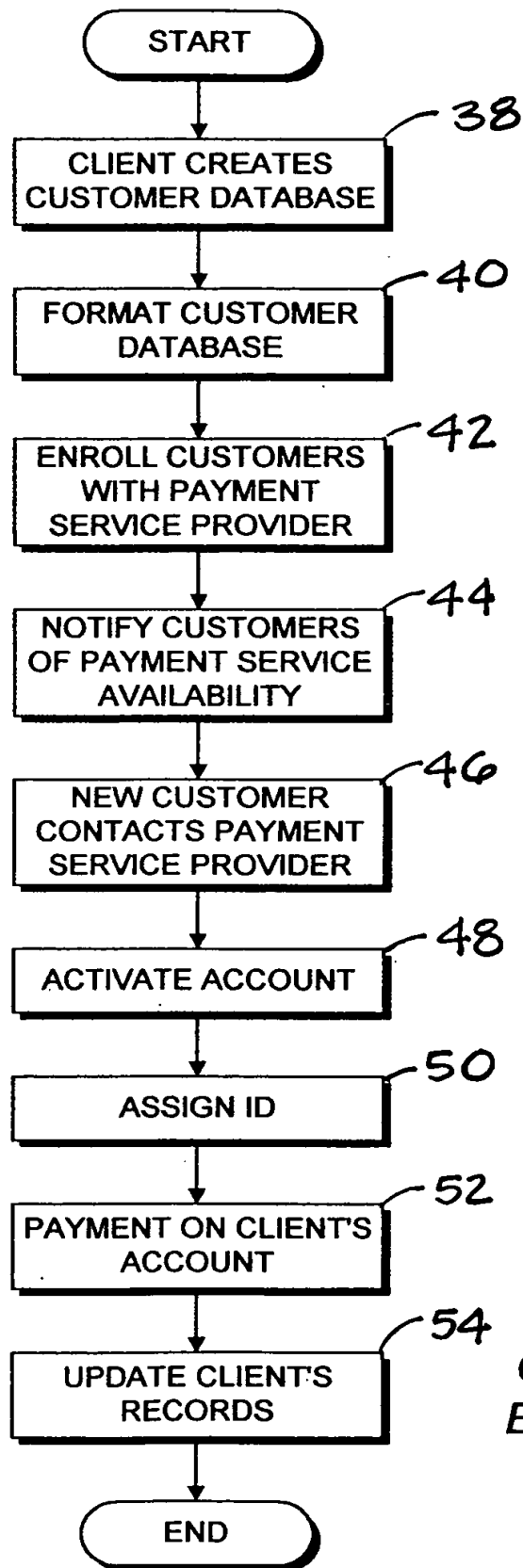
**PRIOR ART**  
("QUICK COLLECT" SERVICE)



BLOCK DIAGRAM  
**FIG. 1**



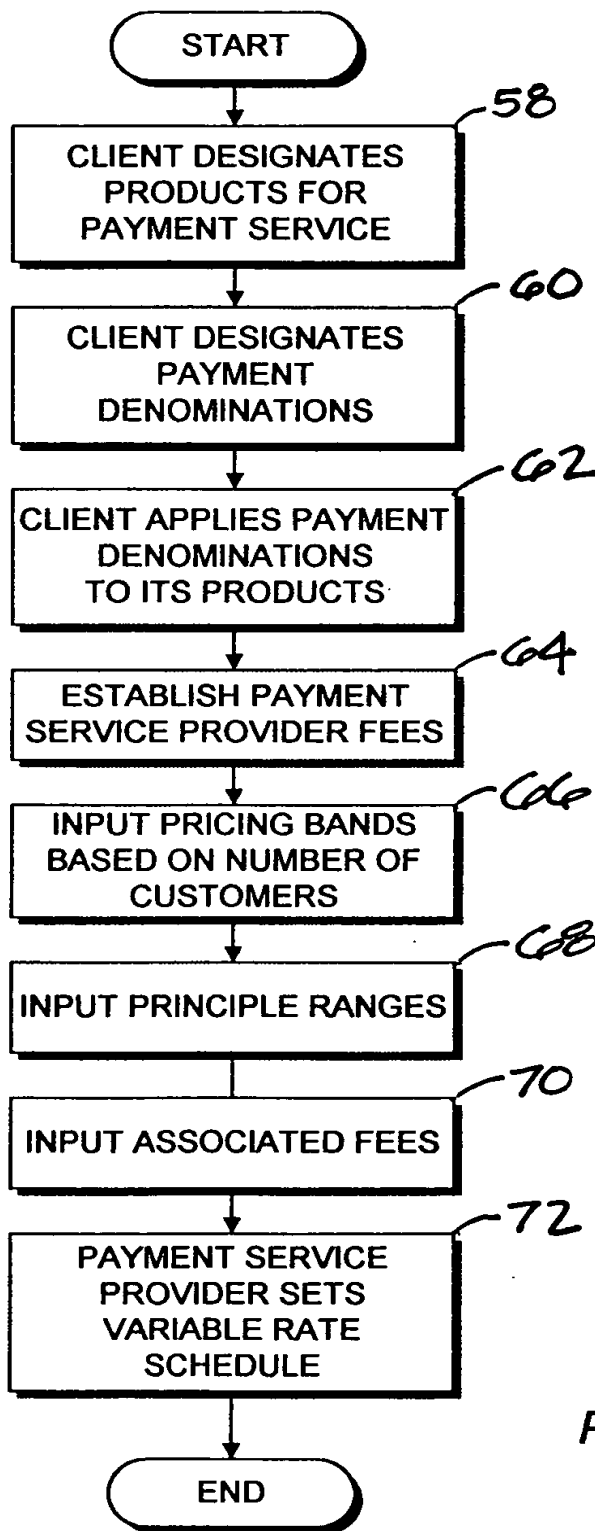
PAYMENT  
FLOW CHART  
**FIG. 2**



CLIENT CUSTOMER  
BASE ENROLLMENT

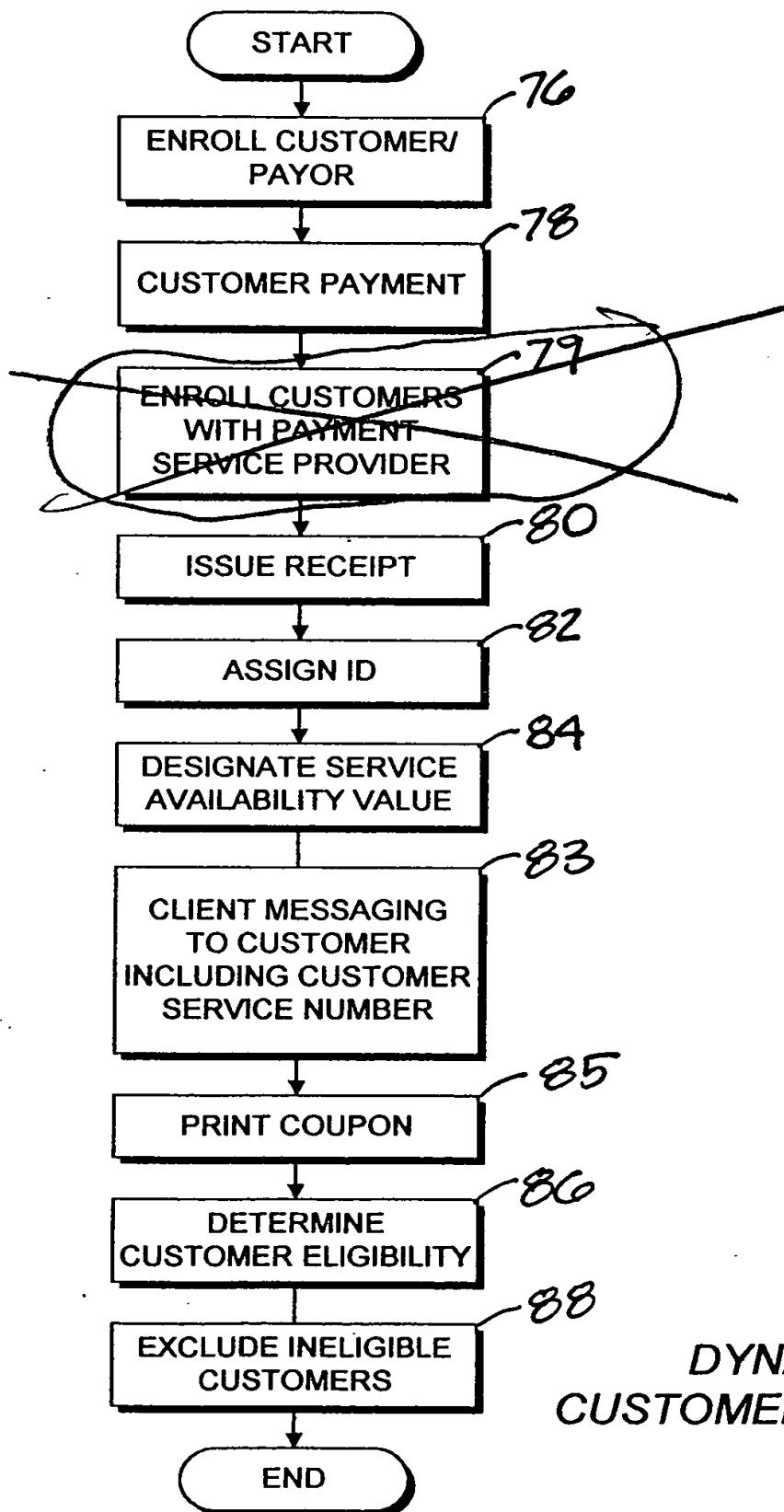
**FIG.3**

Patented 2006



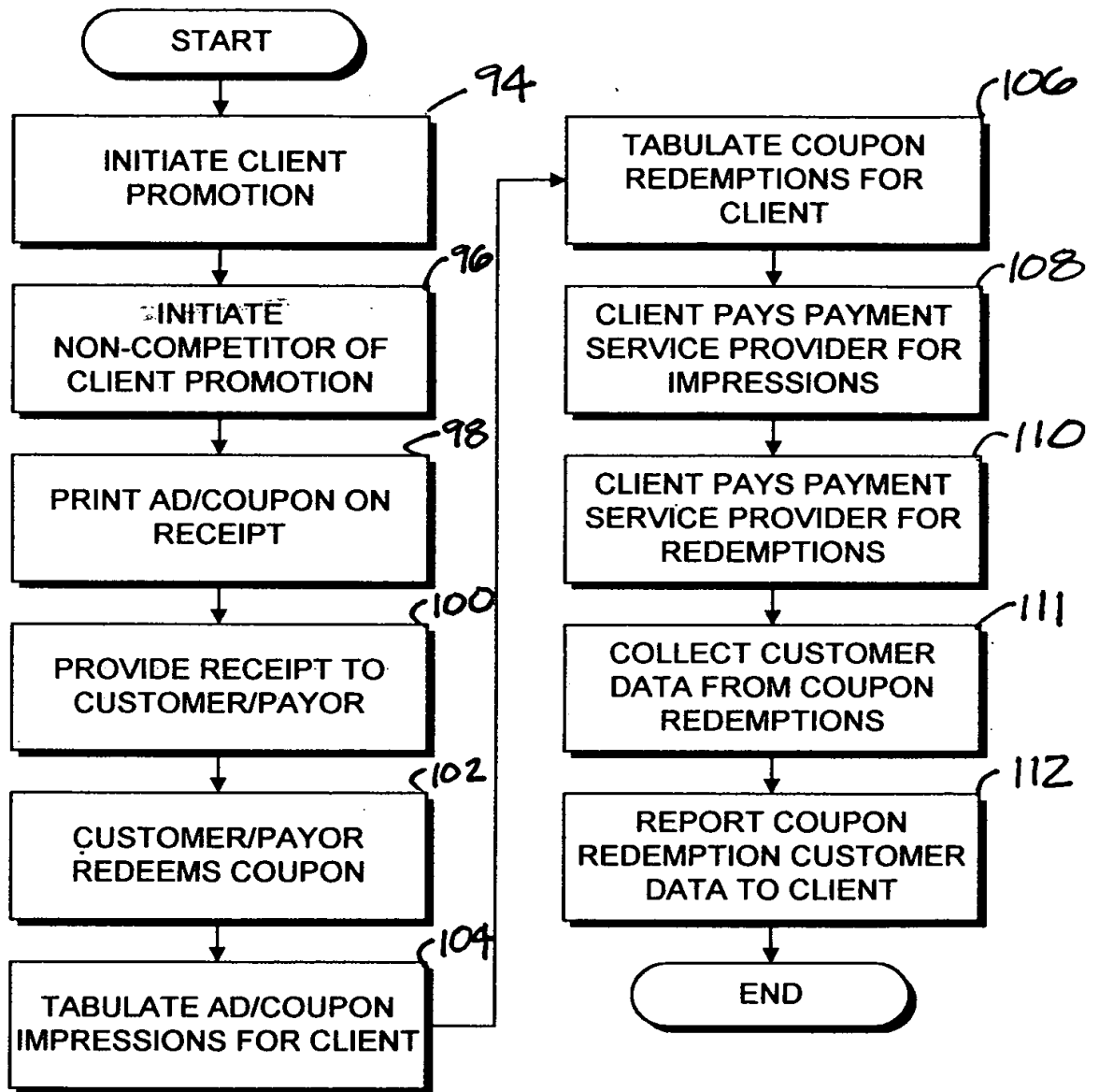
PAYMENT  
PARAMETERS  
**FIG.4**

09023657 "033404  
107220 26923850



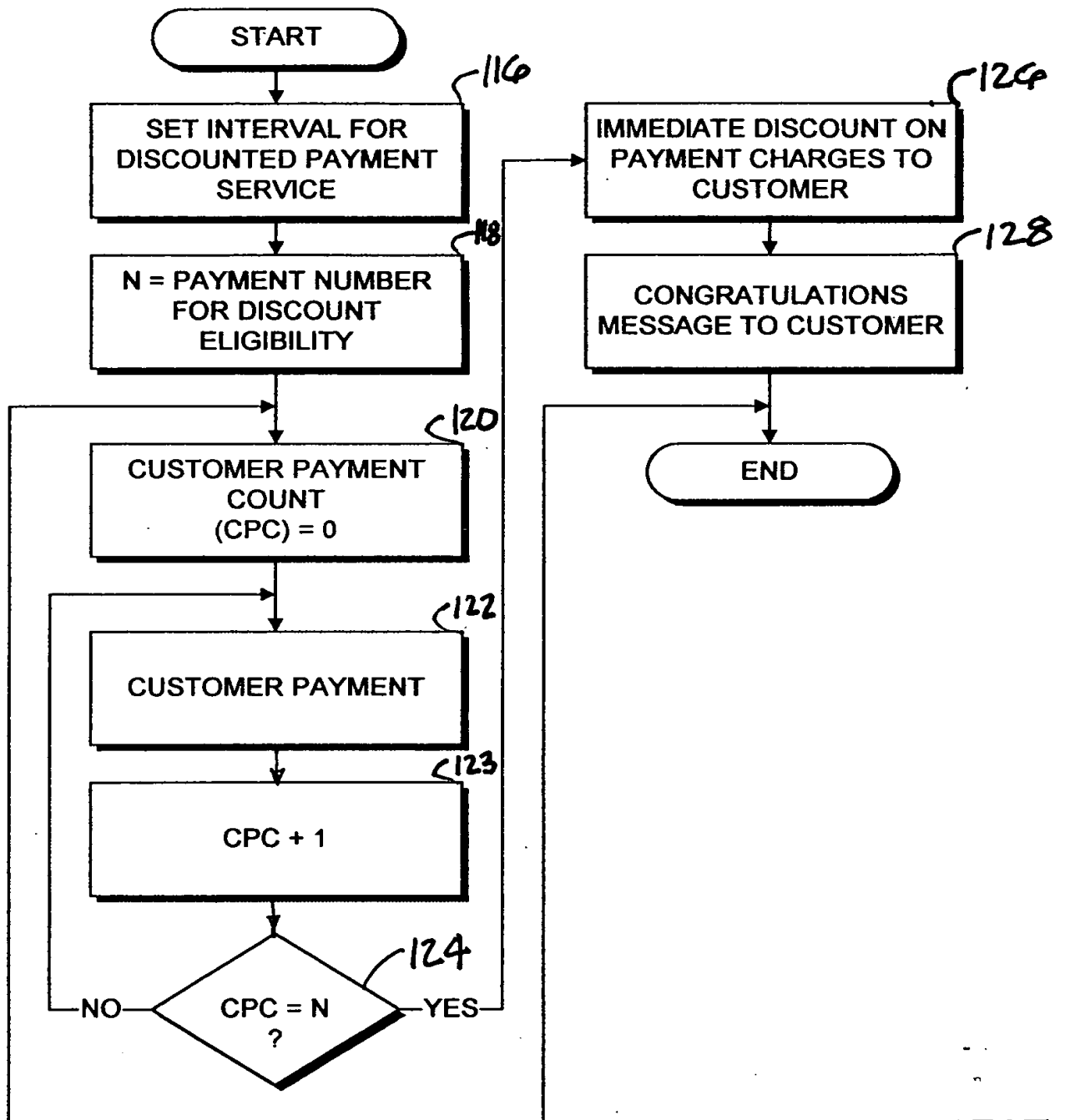
DYNAMIC CLIENT/  
CUSTOMER INTERFACE

FIG.5



ADVERTISING/COUPON  
ON RECEIPT

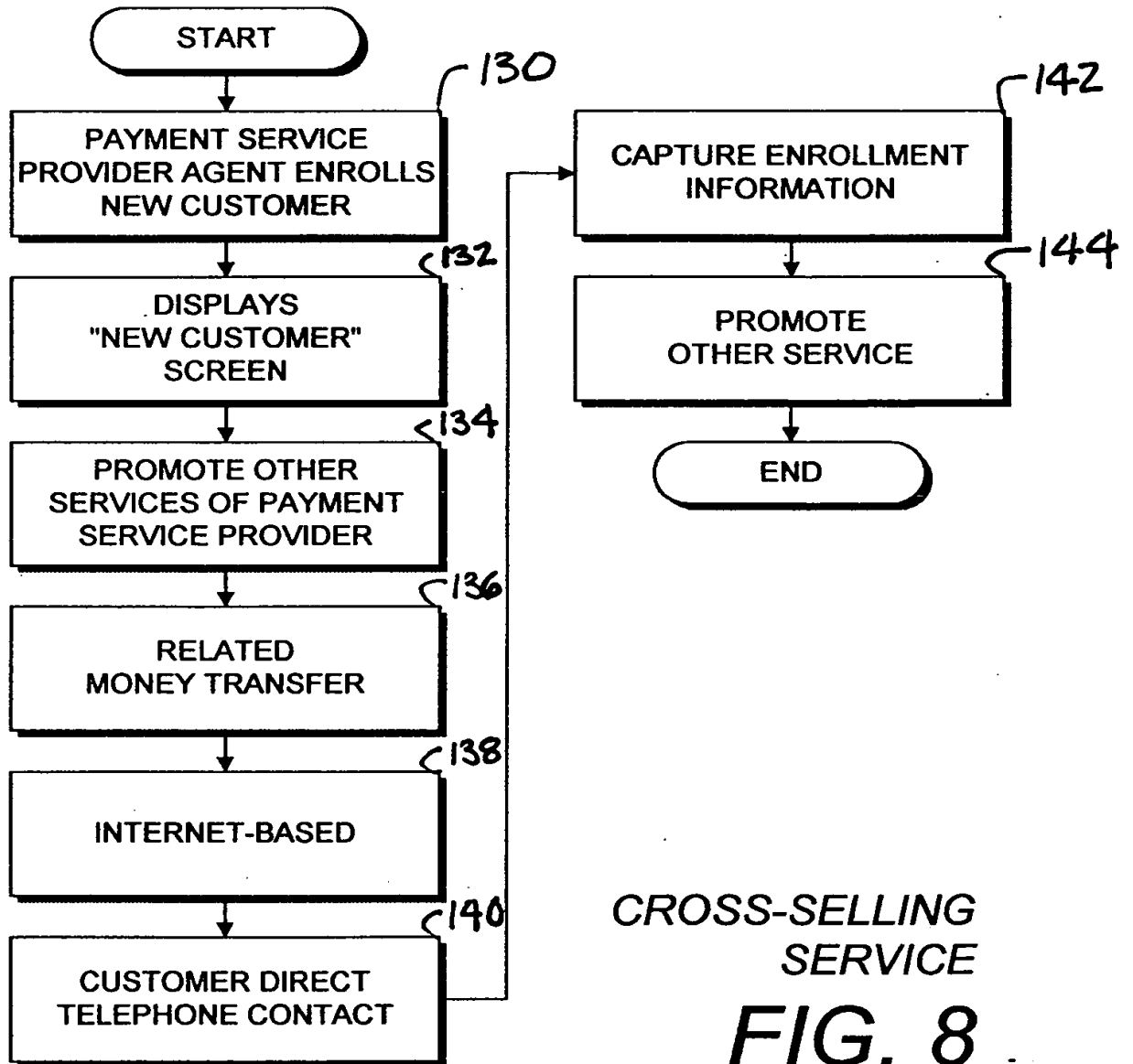
**FIG. 6**



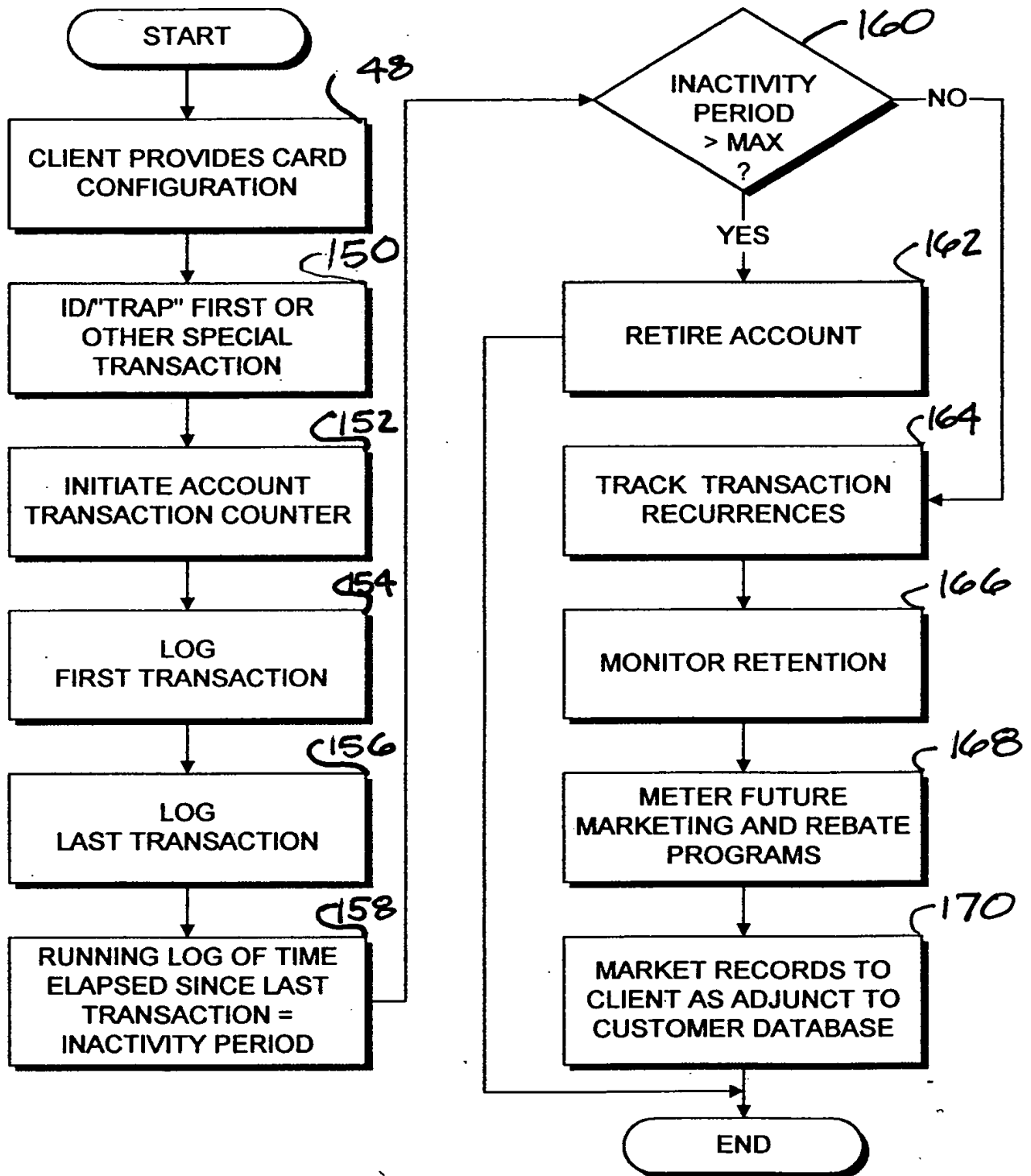
AUTOMATIC REPEAT  
CUSTOMER DISCOUNT

FIG. 7

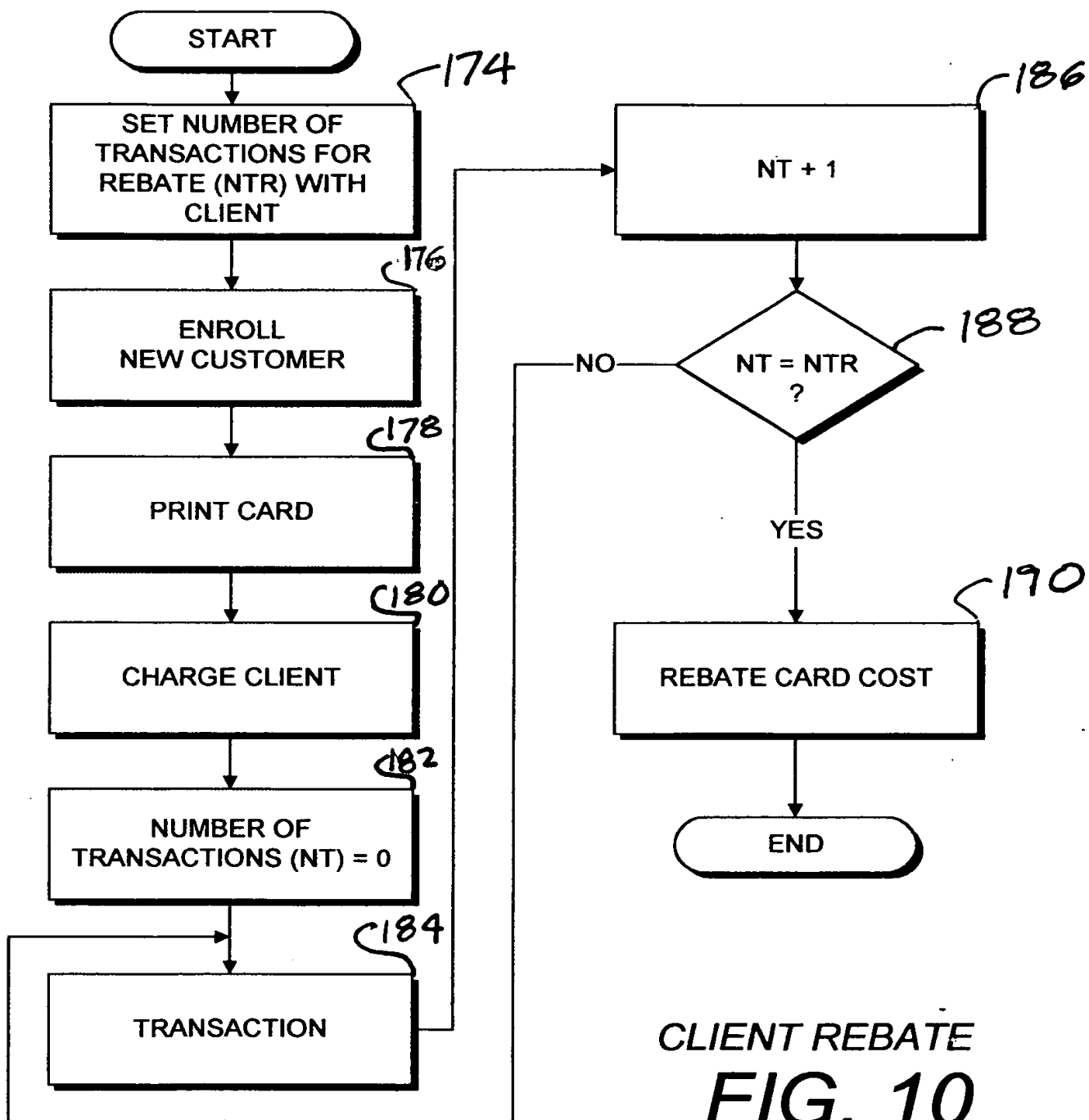




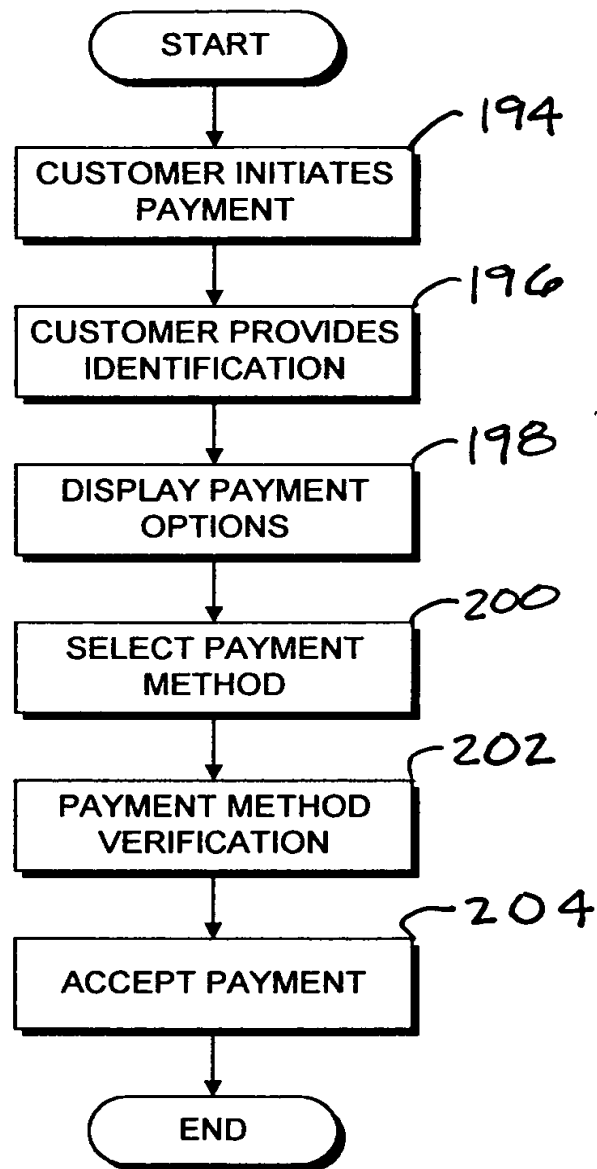
CROSS-SELLING  
SERVICE  
**FIG. 8**



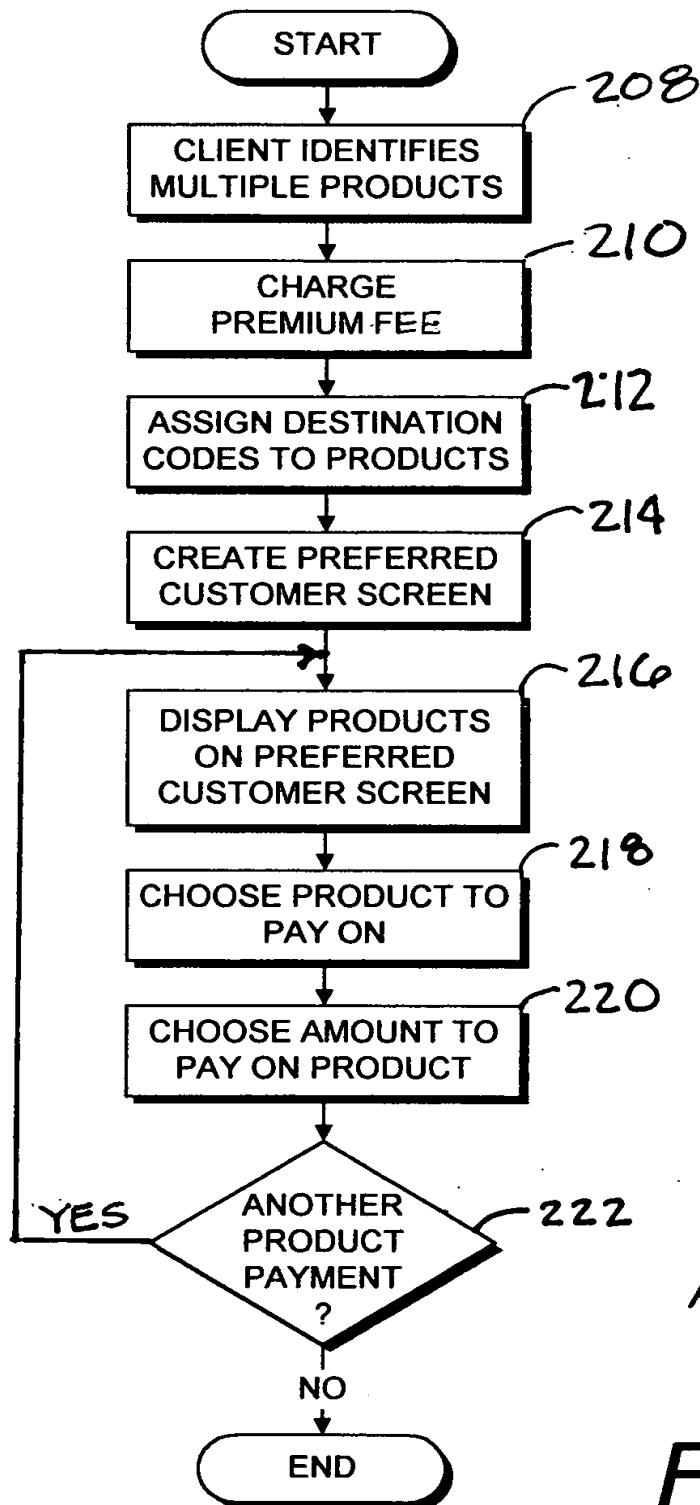
TRANSACTION METERING  
**FIG. 9**



CLIENT REBATE  
**FIG. 10**

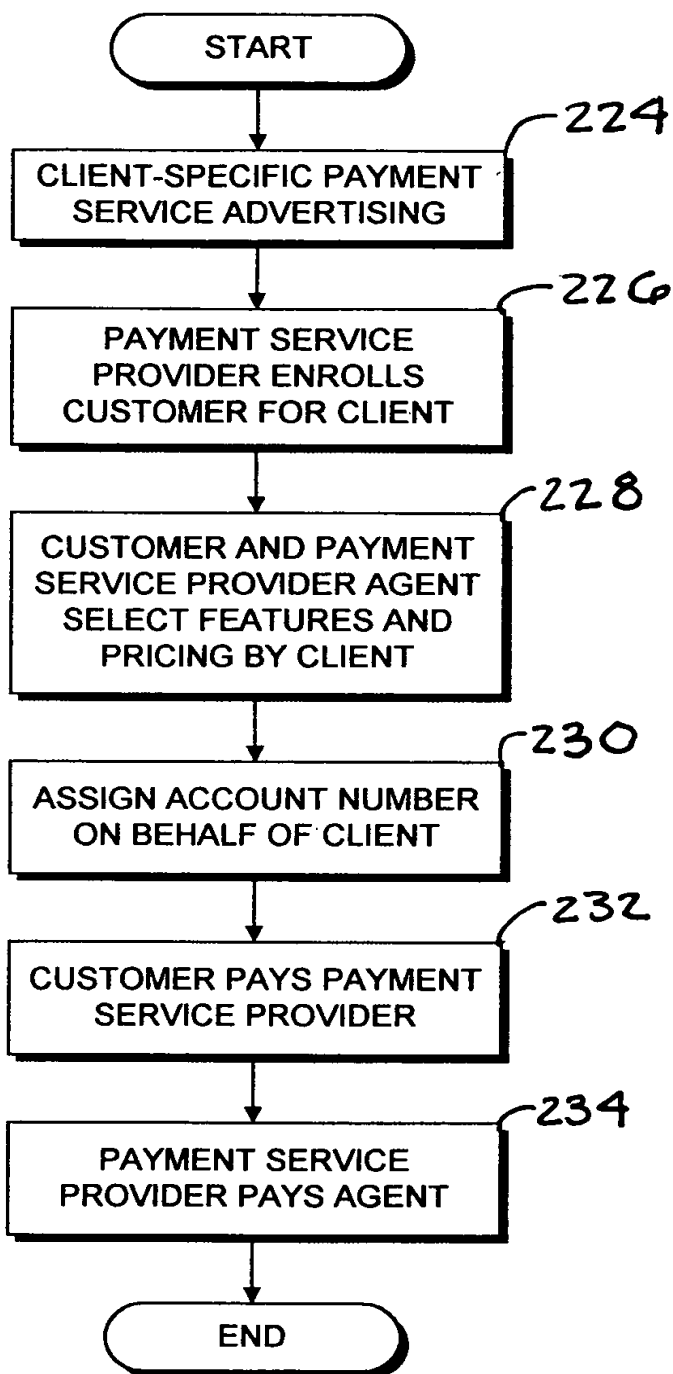


**ALTERNATIVE PAYMENT METHODS**  
**FIG. 11**



ADDITIONAL  
PRODUCT  
SUPPORT  
**FIG. 12**

FIG. 13



CLIENT-SPECIFIC ENROLLMENT  
**FIG. 13**